

SPOTLIGHT

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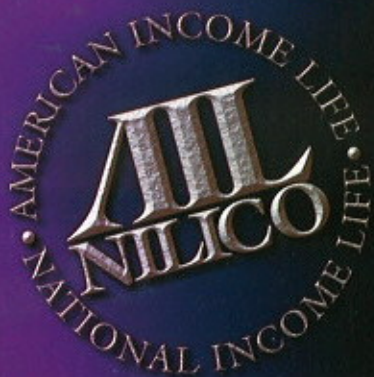
Quantity & Quality



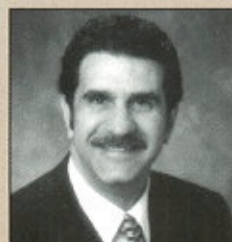
Come Together

10%

in 2004



Come Together



FROM THE DESK OF:

Roger Smith

President & Chief
Marketing Officer of
American Income Life

"It is time to change our culture; it is time for our quality and quantity to come together to continue our journey from good to great."

Do you think it was the norm to grow this Company by 100 percent in the last four years? In a time of work reductions and massive layoffs, do you think it was the norm to more than double our sales force? The question remains, have we ever taken the norm as our status quo? The answer is no, and I refuse to accept the norm when it comes to the quality of our business.

It is time to change our culture; it is time for our quality and quantity to *come together* to continue our journey from good to great.

Let me explain what I mean by *come together*.

There are certain times in our lives when everything good merges to one point. A point where all the good unites and all the plates you are metaphorically spinning, spin in unison without breaking. *Coming together* is when all the balls you are juggling actually stay up in the air.

This feeling of unison, or rather this feeling of everything *coming together*, has happened for me a couple of times in the last year. It happened when I celebrated my 50th birthday. I was given a surprise party at a restaurant on the beaches of Malibu where I grew up. There I was, surrounded by my friends, family and business associates, and I knew right then it had all *come together*.

It happened again at the beginning of November as I drove down the road and looked at *The Spitting Llama Ranch* – the house I had just spent the last two years building. The process of building this house brought more nightmares than I can ever express, but yet, there I was driving down my road looking at my house – it was finally finished and it was mine – and I realized my vision was complete, it had all *come together*.

Keeping these scenarios in mind, I want you to believe in the power of everything *coming together* for the better. Therefore, in the upcoming year, when I ask you for a 10 percent increase in production, and most importantly, an increase in your 13-month retention, you will accept the challenge, as you have done before, and meet it head on.

I want you to remember today's date. This will be the day which will mark a change of culture at American Income and National Income. This will be the day we make our move from good to great, where our focus will be on building relationships and fulfilling promises, and a time when we will concern ourselves with not only the quantity of business we write but the quality as well. All of the old walls will be broken down and the new culture we adopt will merge into one, making this Company as great as we know it can be.

Congratulations! I just want to say thank you for breaking the Company record in the month of October by writing over \$9,596,000. Thank you for showing the world we are so much better than we ever knew. For showing them, every time the bar is raised, every time the gauntlet is thrown down, it is just another opportunity to prove how good we really are.

Our goal this year is \$100 million. This is the number you gave me at the beginning of the year, and it is the number I expect you to fulfill by the end of the year. There is no doubt this is going to be a close race. Keep yourself focused on the numbers you committed to and get the job done.

Having said that, there is no doubt in anyone's mind we have the ability to move production. We can sell. In fact, if we were to take our top salespeople and put them in a closing contest with any other company, a wager on us is a sure bet! However, if we were to submit to comparing quality, I think we might not be in the running at all.

When I look at the quality of our business – at what we have accepted as quality – I know our work in going from good to great is only partially done.

The fact is for every dollar of premium submitted to the Home Office, 13 months later only 50 cents is still paying. This statistic concerns me, and what concerns me most is the promise not kept with the policyholders.

As a Producer, I would tell a union member, "This coverage is portable. It doesn't matter if you leave your place of employment, quit, get fired, or retire, these benefits will stay with you for life." Years later, I understood I was only telling half truths. The reality is, I should have looked the client in the eye and told them, the odds were about 50/50 they would still have this policy in a year. I know all the excuses – blue collar working people don't keep their policies like professional people do. Even the industry makes excuses – this is the norm for our clientele. However, since when have we been the norm?

Dates to Remember

Wed., Dec. 24, to Thurs., Dec. 25, 2003

The Home Office will be closed for the Christmas Holiday.

Monday, Dec. 29, 2003

All business and PR credits must be received in Waco to count for December production.

Thursday, Jan. 1, 2004

The Home Office will be closed for the New Year's Day holiday.

Total Bonuses Paid Out

This month AIL and NILICO paid a total of \$719,490.06 in bonuses. For more information on the monthly bonuses, turn to Page 15.

Six-Month Contest Trip Dates

The dates for the Six-Month Contest at *The Fairmont Kea Lani Resort* in Maui, Hawaii have been set. **The dates will be Wednesday, Feb. 25 through Sunday, Feb. 29, 2004.** Please take note of these dates, and mark your calendars, if you are in the running for this tropical adventure.

New 2004 Convention Dates

The dates for the 2004 convention at *The Atlantis Resort* in The Bahamas **have been changed from June 3-6, 2004 to July 8-11, 2004.** Please take note of this change, and mark your calendars. We are planning a fun and exciting trip. We are looking forward to seeing everyone there.

Do Not Call Reminder

An update to the *National Do Not Call* database has been distributed to all Agencies. Remember you must notify your SGA of a customer who does not want to be contacted by our Company. You must also notify the Home Office through CAS, or via e-mail at aildonotcall@ailife.com or nildonotcall@nilife.com.

Congratulations are in Order!

Mary Ann Gaelic, a Supervising Agent with the Steve Friedlander Agency, has achieved \$100,000 of in-force premium over the last 13 months.

Look for the Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the Atlantis Awards Presentation, are as follows: the top SGA from each category, the top two PR Managers and the top three PR Representatives from each category, the top five MGAs, the top SA, the top five GAs, and the top ten Individual Producers. Check your production! If there is an asterisk by your position, you could be on your way to The Bahamas! **The convention will be held July 8-11, 2004.**

Required Retention Rate

Effective Jan. 1, 2003, to be eligible for bonuses and featured in *Spotlight*, top Producers must meet the required Retention rate, or the minimum Net to Gross. Net to Gross is only used during the Producer's first eight months.

Retention:	67.0%
Net to Gross:	78%

AMERICAN INCOME LIFE

For over a half century, American Income Life Insurance Company has been meeting union families' life insurance needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

SPOTLIGHT

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Are You Ready for Hawaii?

Fresh Air . . .

Ocean Mists . . .

Tropical Fragrances . . .

It's bound to awaken your senses!

THE FAIRMONT KEA LANI/HAWAII STANDINGS

Listed below are the standings for the Six-Months Contest through October 2003.

PR Reps. in Category A: 1. Robin Andrade – 15,666 cards. 2. Leo VanDenBussche – 14,417 cards.

PR Reps. in Category B: 1. Malka Arony – 12,954 cards. 2. Laurie Onasch – 9,987 cards.

PR Reps. in Category C: 1. Cheryl Cook – 33 groups. 2. Jenny Williams – 32 groups.

Individual Producers:

1. Timothy Cruise	\$92,783 in Net ALP	11. Nadia King	\$55,517 in Net ALP
2. David Wang	\$89,698 in Net ALP	12. Ruben Soberanes	\$55,191 in Net ALP
3. Matthew Wolfanger	\$82,395 in Net ALP	13. Daniel Potilechio	\$54,313 in Net ALP
4. Marlon Underwood	\$74,970 in Net ALP	14. Scott Remmey	\$53,100 in Net ALP
5. Mary Ann Gaelic	\$74,448 in Net ALP	15. Abdulrazzaq Ahmed	\$51,299 in Net ALP
6. Karen McQuoid	\$68,945 in Net ALP	16. Steven Strong	\$50,661 in Net ALP
7. Robert Ulreich	\$64,035 in Net ALP	17. Yvonne Hernandez	\$49,988 in Net ALP
8. Curt Snow	\$63,570 in Net ALP	18. Rachel Arenas	\$49,914 in Net ALP
9. Michael Nowak	\$62,497 in Net ALP	19. Terry Sullivan	\$49,436 in Net ALP
10. Alan Tahmazian	\$55,873 in Net ALP	20. David Ackerman	\$48,776 in Net ALP

SA: 1. Mary Ann Gaelic – \$213,194 in Net ALP. 2. Ronald Browning – \$91,349 in Net ALP

General Agents:

1. Elaina Bosco	\$214,093 in Net ALP	4. Robert Dunn	\$174,984 in Net ALP
2. Stefan Reynolds	\$189,491 in Net ALP	5. Robert Morrison	\$165,158 in Net ALP
3. Kevin Leonard	\$184,976 in Net ALP	6. Eric Tuttobene	\$160,050 in Net ALP

Master General Agents:

1. Erik Graham	\$517,149 in Net ALP	4. William Cook	\$410,970 in Net ALP
2. Lawrence Hauck	\$502,835 in Net ALP	5. Steve Foti	\$401,767 in Net ALP
3. Jim Bianchi	\$464,423 in Net ALP	6. David Iriye	\$372,164 in Net ALP

RGAs: 1. Rob Hay – \$1,187,089 in Net ALP. 2. Roger Fung – \$1,054,794 in Net ALP.

SGA Category I: 1. Durhon Oldham – 54% increase. 2. Joh Jatoft and Steve Foti – 30% increase.

SGA Category II: 1. Eric Giglione and David Brister – 51% increase. 2. Tom Williams – 7% increase.

SGA Category III: 1. David Zophin – 86% increase. 2. Joseph Manone – 53% increase.

SGA Category IV: 1. Steve Friedlander – 66% increase. 2. Jim Surace – 19% increase.

For more information on the Fairmont Kea Lani Resort, visit www.fairmont.com and browse the Hotels and Resorts menu for Wailea, Hawaii. For more information on the Six-Months contest go to www.aillife.com or refer to the July issue of Spotlight.

Promoted To Supervising Agent

Manuel Amador Rick Altig Manitoba	Aaron Dillon David Zophin Connecticut	Michael Jeske Geneser-Bitman Illinois	Addison Lewis Williams-Williams Georgia	Shatner Pierre Eric Giglione New York	Tomika Turner Robert Hughes North Carolina
Corey Boutte Nick Nitkowski Louisiana	Janice Dixon Williams-Williams Georgia	Adam Kahn Jatoft-Foti California	Lawrence Margolin Eric Giglione New Jersey	Anthony Pint Rick Altig Iowa	Vernelle Unrau Rick Altig Manitoba
Quincy Burke Robert Hughes North Carolina	Terrell Fowler Scott Smith Indiana	Stephen Kearney Giglione-Brister Massachusetts	Michael Massaro Eric Giglione New Jersey	Dennis Pochron Jim Surace Ohio	Angelika Vassilieva Rick Altig British Columbia
Sean Burkhardt Rick Altig Alberta	Tara Gerhards Rick Altig Ontario	Sarah Kocinski Geneser-Geneser Missouri	Ronald Maxon Joseph Manone Wisconsin	Paulo Rosa Rick Altig Manitoba	Rodney Ward Scott Smith Michigan
Teressa Carlton Geneser-Geneser Missouri	Christopher Gianotti Steve Friedlander New Zealand	Richard Koschatzky Marc Zipper Florida	Patrick Mazerolle Ramin Kouladji New Brunswick	Aldington Russell Eric Giglione New Jersey	Ryan Welch Steve Surace Ohio
Shalaisha Carr Eric Giglione New York	Victoria Hainsworth Bill Jennings Colorado	Raymond Lau Rick Altig British Columbia	Kelly McCombes Marc Zipper Florida	Leo Schoenhofen Scott Smith Illinois	Cynthia Wilhelmi Rick Altig North Dakota
Sonia Ciafardone Marc Morton Ohio	Belinda Harris Scott Smith Illinois	Cory Lax Robert Smith Oklahoma	Matthew Modist Marc Zipper Florida	Jason Sell Eric Giglione New Jersey	James Wilkinson Bill Jennings Colorado
Miguel Cueto Eric Giglione New Jersey	Claudia Hawkins David Cohen California	Christopher Layne Eric Giglione New Jersey	Josue Naranjo Marc Zipper Florida	Steven Sequeira Steve Friedlander New Zealand	Joshua Wise Rick Altig Tennessee
Eric Curran Giglione-Brister Massachusetts	Bruce Hoins Scott Smith Indiana	David Leathers David Cohen California	Michael Oromaner Eric Giglione New York	Frank Silvera Eric Giglione New York	Maggie Wolfe Eric Giglione New Jersey
William Degroot Giglione-Brister Massachusetts	Christa Hopson Vlad Basov Texas	Dominick Leone Eric Giglione New York	Daniel Pavek Rick Altig North Dakota	Ryan Sinkfield Rick Altig Minnesota	
Lemuel Diaz Jatoft-Foti California	Brian Hugli Jatoft-Foti California	Randy Lerner Eric Giglione New York	Colin Pierre Tyrone Conard Maryland	Cal Thurlby Scott Smith Illinois	

Promoted To General Agent

Michelle Acosta Giglione-Brister Rhode Island	Michael Beck Geneser-Geneser Kansas	Christopher Fave Durhon Oldham Pennsylvania	Dana Hazlett Joseph Manone Wisconsin	Marvin Narcisse Nick Nitkowski Louisiana	Stephen Perotti Jatoft-Foti California
Sarah Barrows Steve Surace Pennsylvania	Timothy Collier Marc Morton Ohio	Earle Harris Tom Williams Florida	Sarah Lundgren Geneser-Bitman Illinois	Craig Pedersen Marcellus Adams Utah	Arthur Westergren Tom Williams Florida

Promoted To Master General Agent

Jeffrey Ahern Rick Altig Ontario	Andrew Bishop Rick Altig Washington	Christopher Georgiadis Eric Giglione New York	Anthony Owens Bill Jennings Colorado	David Ragland Tyrone Conard Virginia	Dustin Venekamp Altig-Orlovic Nevada
Rachel Arenas Rick Altig Washington	Robert Chuva Eric Giglione New Jersey	Eric Leak Ali Shahrak North Carolina	Richard Phillips Rick Altig Manitoba	Jeff Ribman David Cohen California	William Whitaker Altig-Orlovic Nevada
Eric Bailly Rick Altig South Dakota	Randy Clem Geneser-Bitman Illinois	Jeremy Long Geneser-Geneser Missouri	Dustin Raam Rick Altig North Dakota	Suzanne Stenger Eric Giglione New Jersey	

INDIVIDUAL PRODUCERS



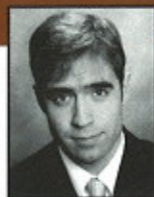
1. Matthew Wolfanger
Rochester, NY



2. David Wang
Woodridge, IL



3. Fernando Oliveira
Toronto, ON



4. Jason Gardner
Raleigh, NC



5. Mary Ann Gaelic
Auckland, NZ



6. Timothy Cruise
Woodridge, IL



7. Teresa Carlton
Kansas City, MO



8. Christopher Daidone
Raleigh, NC



9. Karen McQuoid
Auckland, NZ



10. Hurst Kopp
Metairie, LA

INDIVIDUAL PRODUCERS

All Time Record to Beat

Month: \$51,235 Net ALP Marlon Underwood

October Production

Name	Net ALP	NG [▲]	Rtn	MGA	SGA
1. Matthew Wolfanger	\$32,441		87.2	Paul Rumbuc	Durhon Oldham
2. David Wang	21,836		80.0	David Wang	Scott Smith
3. Fernando Oliveira	19,629	95		Gaurang Pandya	Joshua Chalom
4. Jason Gardner	18,588	97		Derek Hartley	Ali Shahrak
5. Mary Ann Gaelic	18,346		76.3	Lawrence Hauck	Steve Friedlander
6. Timothy Cruise	18,204		75.3	Steven Jakubczak	Scott Smith
7. Teresa Carlton	18,055	97		Scott Sonnenberg	Geneser-Geneser
8. Christopher Daidone	17,338	99		Derek Hartley	Ali Shahrak
9. Karen McQuoid	17,089		73.2	Lawrence Hauck	Steve Friedlander
10. Hurst Kopp	16,989	96			Nick Nitkowski
11. Douglas Bauknecht	16,681		83.9		Rick Altig
12. Mohammed Gani	16,575	80		Rajeev Arora	Rick Altig
13. Marlon Underwood	16,535		68.7	Marlon Underwood	Scott Smith
14. Abdulrazzaq Ahmed	15,676		73.0	Zulfikar Bhukera	Scott Smith
15. Jenny Yenser	15,607	92			Geneser-Geneser
16. Huyen Bakthy	15,544	100		Anthony Thomas	Williams-Zipper
17. Ruben Soberanes	15,498		69.7	Doreen Ryan-Foti	Jatoft-Foti
18. Tommy Richardson	15,430	98		David Hamilton	Robert Smith
19. Leutelia Sampson	15,346	95		William Cook	Tom Williams
20. Johnny Harrison	15,294	100		Scott Sonnenberg	Geneser-Geneser

▲ Percentage of Net to Gross

All Time Record to Beat

YTD: \$277,779 Net ALP Marlon Underwood

YTD Production

Name	Net ALP	NG [▲]	Rtn	MGA	SGA
* 1. David Wang	\$214,857		80.0	David Wang	Scott Smith
* 2. Timothy Cruise	199,350		75.3	Steven Jakubczak	Scott Smith
* 3. Marlon Underwood	173,233		68.7	Marlon Underwood	Scott Smith
* 4. Matthew Wolfanger	167,321		87.2	Paul Rumbuc	Durhon Oldham
* 5. Curt Snow	154,668		76.0	Gloria Sanchez	Jatoft-Foti
* 6. Mary Ann Gaelic	141,487		76.3	Lawrence Hauck	Steve Friedlander
* 7. Karen McQuoid	137,197		73.2	Lawrence Hauck	Steve Friedlander
* 8. Michael Nowak	137,162		76.4	Jim Bianchi	Durhon Oldham
* 9. Ruben Soberanes	131,952		69.7	Doreen Ryan-Foti	Jatoft-Foti
* 10. Robert Ulreich	131,040		86.3	Roger Johnson	Jatoft-Foti
11. Abdulrazzaq Ahmed	127,367		73.0	Zulfikar Bhukera	Scott Smith
12. Russell Morris	126,051		87.2		Marc Zipper
13. Scott Remmey	115,806		75.7	Jeffrey Dinocento	Eric Giglione
14. Yvonne Hernandez	114,876		79.0	David Iriye	David Cohen
15. Allan Gilbert	113,949		74.0	Denise Gilbert	Scott Smith
16. Jennifer Baron	111,967		70.1	William Cook	Tom Williams
17. Jinzhou Zhao	110,945		88.1	Rob Hay	Rick Altig
18. Lance Brown	110,761		77.3	Kathy Mann	David Cohen
19. Daniel Potilechio	109,915		74.7	David Wang	Scott Smith
20. Rudi Camenzind	109,096		89.2	Erik Graham	David Cohen

▲ Percentage of Net to Gross

MONETARY DONATIONS

American Income & National Income

- Contributed \$2,500 to the Debs-Jones-Douglas Institute for a reception honoring the Immigrant Workers Freedom Ride.
- Donated \$500 to the Ivy Tech State College Hall of Fame dinner.
- Gave \$800 for an ad published in *Autorotate* a magazine for the OPEIU.
- Donated \$2,500 to the Institute for Police Research.
- Contributed \$5,000 to the A. Philip Randolph Institute.

Rick Altig Agency

- Gave a total contribution of \$8,300 over the last five years to Canada's Leukemia Research Fund.

Geneser-Bitman Agency

- Donated \$500 to the Greater Madison County Federation of Labor.

Mark Hancock Agency

- Contributed \$2,000 to the Teamsters Local 135 scholarship fund.
- Donated \$100 to AFSCME's annual convention fund.
- Gave \$100 to the Immigrant Workers Freedom Ride.
- Donated \$100 to the Community Leaders Partnership annual dinner.
- Contributed \$125 to the Indiana Regional Council of Carpenters annual golf tournament.
- Donated \$350 to Indiana Labor Council.
- Gave \$100 to the Teamsters annual retirees picnic.
- Donated \$200 to the UAW Cap Council.
- Contributed \$100 to the A. Philip Randolph Institute for their annual youth conference.
- Gave \$160 to the Indiana Credit Union Foundation.
- Donated \$250 to the UFCW Local 700 Leukemia scholarship fund.

- Donated \$400 to the Central Indiana Labor Council/ United Way golf outing.
- Contributed \$100 to the Laborers Indiana District Council golf outing.
- Gave \$200 to the Indianapolis Fire Fighters Local 416.
- Donated \$100 to the Jobs for Justice program
- Contributed \$240 to UAW Local 933 for their Civil Rights Dinner
- Gave \$100 to the Eugene Debs annual labor dinner.
- Donated \$100 to the Indiana Central Labor Council.

Robert Hughes Agency

- Contributed \$200 to the Charlotte City Council.
- Gave \$900 to the North Carolina AFL-CIO.
- Donated \$280 to the CWA for raffle prizes.
- Donated \$50 to the United Veterans of America.
- Contributed \$100 to PACE Local 1268.
- Donated \$100 to IAM Local 108 for their annual Christmas Party.
- Contributed \$165 to the APWU.
- Gave \$950 to an area affiliated group's open house.
- Donated \$25 to the North Carolina Women's Bowling Association for their annual ad book.
- Donated \$100 to BCTGM's annual golf tournament.
- Gave \$120 to the GT&R Federal Credit Union.
- Contributed \$75 to the Statesville Women's Bowling Association for raffle prizes.

Allan Jennings Agency

- Gave \$1,000 to the Annual Alabama Organized Labor Awards Foundation for a scholarship presentation.

Total \$28,990.00

OTHER DONATIONS

Mark Hancock Agency

- Donated 21 boxes for canned goods to the Hoosier Veterans Assistance Fund.
- Bought 50 Thanksgiving Day dinners for the Wheeler Mission in Indianapolis.

Robert Hughes Agency

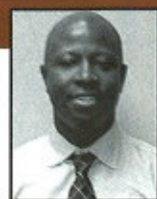
- Collected over 6,000 lbs. of canned goods for laid off and disabled workers.

Allan Jennings Agency

- Donated a color TV to the AFL-CIO for a door prize.



SUPERVISING AGENTS



1. Jean-Marc Louis
Great Neck, NY



2. Mary Ann Gaelic
Auckland, NZ



3. Keron Sears
Edison, NJ

All Time Record to Beat
Month: \$43,409 1st Yr. Gino Tanzif

All Time Record to Beat
Month: \$50,606 Net ALP Chad Roehrs

October Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Jean-Marc Louis	\$32,156	\$40,321	97		5	Theodore Pappas	Eric Giglione
2. Mary Ann Gaelic	31,556	49,902		75.8	5	Lawrence Hauck	Steve Friedlander
3. Keron Sears	22,934	22,855	83		5	David Hausman	Eric Giglione
4. Ronald Browning	19,895	30,266	86		5	William Cook	Tom Williams
5. Mike DeFazio	19,340	33,293	89		2	Todd Kubes	Altig-Orlovic

All Time Record to Beat
MTD: \$142,726 1st Yr. Vladimir Opra

All Time Record to Beat
YTD: \$237,992 Net ALP Vladimir Opra

YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
* 1. Mary Ann Gaelic	\$204,012	\$348,235		75.8	5	Lawrence Hauck	Steve Friedlander
2. Jason Anderson	89,074	127,431	90		3	David Iriye	David Cohen
3. Ronald Browning	63,182	113,236	86		5	William Cook	Tom Williams
4. Michael Hardy	62,960	91,623	92		5	Nickolay Gusev	Vlad Basov
5. Jerome Cardwell	56,191	86,167	86		3	Steven Ratliff	Shashi Parekh

Supervising Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have one First Year Agent coded and meet all production requirements.*

GENERAL AGENTS



1. Elaina Bosco
Ft. Lauderdale, FL



2. Robert Dunn
Columbus, OH



3. Kyle Kozel
Kansas City, MO



4. Eric Tuttobene
Rochester, NY



5. Stefan Reynolds
Auckland, NZ

All Time Record to Beat
Month: \$102,403 1st Yr. Eric Neal

All Time Record to Beat
Month: \$111,262 Net ALP Eric Neal

October Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	MGA	SGA
1. Elaina Bosco	\$74,846	\$73,202		68.5	10	William Cook	Tom Williams
2. Robert Dunn	48,660	62,558	87		9	Keith Zabrocki	Marc Morton
3. Kyle Kozel	40,348	54,497	93		4	Scott Sonnenberg	Geneser-Geneser
4. Eric Tuttobene	40,289	57,258		77.0	6	Paul Rumbuc	Durhon Oldham
5. Stefan Reynolds	39,138	42,726	97		9	Lawrence Hauck	Steve Friedlander
6. Rodney Husmann	37,664	40,452		78.8	10	Erik Graham	David Cohen
7. Kevin Leonard	33,945	51,342		72.8	6	Marlon Underwood	Scott Smith
8. Adam Cruts	33,506	19,035	88		4	Scott Sonnenberg	Geneser-Geneser
9. Susan Bergh	30,967	35,983		73.8	6	Jeffrey Dinocento	Eric Giglione
10. Nestor Aramayo	30,327	44,076		73.1	5	William Cook	Tom Williams

All Time Record to Beat
YTD: \$489,120 1st Yr. Eric Neal

All Time Record to Beat
YTD: \$864,620 Net ALP

YTD Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	MGA	SGA
* 1. Elaina Bosco	\$297,198	\$370,986		68.5	10	William Cook	Tom Williams
* 2. Robert Morrison	280,128	280,128		69.2	7	Lewis Prochnau	Rick Altig
* 3. Kevin Leonard	246,524	378,806		72.8	6	Marlon Underwood	Scott Smith
* 4. Eric Tuttobene	229,978	324,787		77.0	6	Paul Rumbuc	Durhon Oldham
* 5. Stefan Reynolds	220,514	295,845	97		9	Lawrence Hauck	Steve Friedlander
6. Mark Reddington	207,344	281,932		74.0	1	Paul Rumbuc	Durhon Oldham
7. Robert Dunn	200,687	259,469	87		9	Keith Zabrocki	Marc Morton
8. Maurice Davies	182,668	266,759		68.4	2	Roger Geering	Steve Friedlander
9. Jason Dickson	177,394	245,865		68.9	2	Alex Roland	Chris La Fond
10. Rodney Husmann	168,925	208,317		78.8	10	Erik Graham	David Cohen

General Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have two First Year Agents coded and meet all production requirements.*

Ask and You Shall Receive...

American Income and National Income introduces two PR tools to help your Reps with lead generation.

FROM THE HOME OFFICE

As we have said so many times, our number one priority at the Home Office is to assist you in becoming a successful member of our team and this Company. To accomplish this task, we are continually looking for ways to improve.

Given this priority, recently, American Income and National Income's *Market Development Team* – Jules Pagano, *Executive Director of the Labor Advisory Board*, Hugh Walsh, *Assistant Executive Director of the Labor Advisory Board*, Denise Bowyer, *Vice President of Public Relations*, Paul Straubel, *Vice President of Credit Union Development*, Terrell Tipton, *Director of Leads Administration*, and Brenda Frizzell, *Creative Director of Marketing* – put together a bi-monthly Public Relations newsletter, *The Front Line*, to assist our PR Reps with their priority – lead generation.

Lead generation is one of the keys to building a successful Agency. Good leads provide an Agency with solid appointments that generate both quantity and quality business; thus providing a base to begin generating referrals. Our PR Reps are the individuals who literally go out each and every day, standing on the front lines in the marketplace, developing relationships and generating an increasing number of leads for our Producers to work.

Our Public Relations focus for 2004 is to fully develop our labor union and credit union markets thereby expanding each Agency's market reach and potential. In creating *The Front*

Line, we wanted to put a descriptive emphasis on what our Public Relations team does in the field and what they will be concentrating on in the months ahead. This tool offers a myriad of information which our Reps will find useful. From what's going on politically to advice from fellow PR Reps, this newsletter has it all.

As a team we all work together in both a real and virtual sense to systematically develop new ideas, new resources, and most importantly, ways to communicate. *The Front Line* was designed to offer information on the union and credit union communication arena so our Reps can get the information and resources they need in a timely manner to effectively execute their duties. To facilitate the effectiveness of the newsletter, we have also developed the *News Flash*, a mini bulletin of sorts, to get pertinent information in the hands of our Public Relations team so they have time to act instead of react.

The opportunity before us is tremendous and we want you to have all the best to do your best. Look for these new tools and plan your Public Relations activities with your entire Agency in mind.

If you have any ideas or resources you want to share on the PR front, e-mail the Home Office *Market Development Team* at marketing@aillife.com. You can also check out *The Front Line* online at the PR Resource Center on our Web site www.aillife.com.

“What an excellent way to get out the information our Public Relations team needs so they can be more involved.”

– Denise Bowyer, *Vice President of Public Relations*

“This is a great tool for our PR Reps. They are the ones out there everyday doing what it takes to get American Income and National Income on the minds and in the hearts of union members everywhere.”

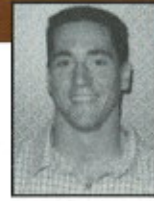
– Brenda Frizzell, *Creative Director of Marketing*

THE FRONT LINE

“With our PR initiative focused on developing our markets, this newsletter will offer our Public Relations team a much needed starting point, and will give them the information they need to help drive this Company to the next level.”

– Paul Straubel, *Vice President of Credit Union Development*

The image shows two newsletters. The top one is 'NEWS FLASH' from AIL-NILICO, dated Nov. 18, 2003. It features a 'HOT OFF THE PRESS' section about a new Labor Advisory Board and a 'Word from the Doctor' section. The bottom newsletter is 'THE FRONT LINE', a bi-weekly newsletter published by American Income's Home Office Market Development Team, dated Nov. 20, 2003. It includes sections like 'POLITICALLY SPEAKING' (Alliance for Economic Justice), 'FROM THE LINE' (Networking the Key to Success), 'WINDOW ON WASHINGTON', and 'CALL TO ACTION'. It also lists several members of the Labor Advisory Board.



1. Jim Bianchi
Rochester, NY



2. William Cook
Ft. Lauderdale, FL



3. Lawrence Hauck
Auckland, NZ



4. Steven Greer
Rochester, NY



5. Paul Rumbuc
Rochester, NY

All Time Record to Beat

Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat

Month: \$236,811 Net ALP Ed Orell

October Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
1. Jim Bianchi	\$119,542	\$125,286		74.3	16	Durhon Oldham
2. William Cook	112,410	139,786		68.2	18	Tom Williams
3. Lawrence Hauck	110,266	114,045		74.9	12	Steve Friedlander
4. Steven Greer	98,547	139,406		75.7	14	Durhon Oldham
5. Paul Rumbuc	91,046	217,549		75.9	18	Durhon Oldham
6. Erik Graham	80,748	138,690		78.0	22	David Cohen
7. Christopher Alphen	68,194	69,076		78.2	7	Giglione-Brister
8. Marlon Underwood	64,431	103,017		67.1	11	Scott Smith
9. Anthony Thomas	63,545	65,506		71.0	6	Williams-Zipper
10. David Iriye	61,438	87,718		70.7	18	David Cohen

All Time Record to Beat

YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat

YTD: \$2,127,959 Net ALP Paul Rumbuc

YTD Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
* 1. Paul Rumbuc	\$1,027,003	\$1,823,034		75.9	18	Durhon Oldham
* 2. Lawrence Hauck	875,015	983,944		74.9	12	Steve Friedlander
* 3. Steven Greer	820,603	1,032,029		75.7	14	Durhon Oldham
* 4. Jim Bianchi	690,701	807,892		74.3	16	Durhon Oldham
* 5. David Iriye	674,239	804,642		70.7	18	David Cohen
6. Marlon Underwood	524,985	868,747		67.1	11	Scott Smith
7. William Cook	523,874	798,526		68.2	18	Tom Williams
8. Steve Foti	520,370	915,285		70.1	12	Jatoft-Foti
9. Erik Graham	489,414	992,028		78.0	22	David Cohen
10. Brian Quinn	484,012	539,296	80		8	Geneser-Geneser

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

\$Show Me the Money\$

Retention Bonus*

Qualifier	SGA	Bonus Amount
Matthew Wolfanger	Durhon Oldham	\$6,488.39
David Wang	Scott Smith	\$4,148.94
Douglas Bauknecht	Rick Altig	\$3,336.29
Mary Ann Gaelic	Steve Friedlander	\$3,118.89
Timothy Cruise	Scott Smith	\$3,094.68
Karen McQuoid	Steve Friedlander	\$2,905.18
Hurst Kopp	Nick Nitkowski	\$2,718.30
Abdulrazzaq Ahmed	Scott Smith	\$2,665.08
Marlon Underwood	Scott Smith	\$2,645.74
Lance Brown	David Cohen	\$2,621.30

Total Retention Bonus Paid: \$546,212.59 505 Producers Qualified

Leadership Bonus*

Qualifier	SGA	Bonus Amount
Jim Bianchi	Durhon Oldham	\$10,532.11
William Cook	Tom Williams	\$9,222.30
Paul Rumbuc	Durhon Oldham	\$9,177.79
Anthony Thomas	Williams-Zipper	\$7,148.83
Steven Greer	Durhon Oldham	\$6,885.48
Lawrence Hauck	Steve Friedlander	\$5,336.79
David Iriye	David Cohen	\$5,260.64
Marc Rosen	Eric Giglione	\$4,420.09
Erik Graham	David Cohen	\$4,173.96
Theodore Pappas	Eric Giglione	\$4,082.62

Total Leadership Bonus Paid: \$142,678.72 80 Managers Qualified

PR Bonus*

Qualifier	SGA	Bonus Amount
Al Wall	Joshua Chalom	\$2,095.63
Malka Arony	Cohen & Hartman	\$2,054.61
Robin Andrade	Giglione-Brister	\$1,652.76
Rona Pileggi Spano	Scott Smith	\$1,552.86
Laurie Onasch	Manone & Altig	\$1,182.16
Brenda DiSomma	Eric Giglione	\$1,105.38
Cheryl Cook	Durhon Oldham	\$1,063.20
Fances Christie	Rick Altig	\$960.75
Vivian Dwyer	Ali Shahrak	\$930.30
Mark Gagliardi	Jatoft-Foti	\$920.61

Total PR Bonus Paid: \$30,598.752 48 PR Reps Qualified

* Only the top ten qualifiers in each bonus category are shown. A full list of bonus qualifiers is provided on the inserts accompanying this magazine.

Are You Handling AIL Partners Enrollments Correctly?

Last March, the Home Office changed the way Partners enrollments were handled to maximize their effectiveness as a lead source. Therefore, in order to maximize Partners' lead potential, the brochure was modified to include an additional perforated enrollment form.

The brochure now includes a small enrollment form for the basic program and a separate enrollment form for the Gold program.

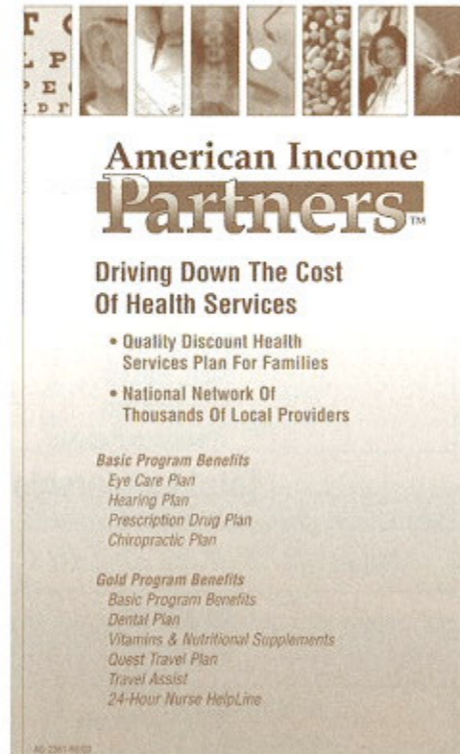
Since the basic program is offered at no cost, the new format allows a Producer to complete the new perforated form for an applicant who wants the discount card, with or without insurance coverage, during their visit with the prospect.

The new Partners enrollment brochure and process have given some much needed attention to a beneficial program offering. However, there are some things to keep in mind when promoting the Partners program and submitting paperwork to the Home Office.

- Producers should complete the basic enrollment while in a prospect's home and pass the enrollment form on to their SGA's office to be submitted with new business each week.
- The enrollment form should be stapled to the application along with the CWA check if the prospect is also applying for insurance coverage. Please do not bundle the Partners requests together and staple them in a stack to the transmittal.
- If the prospect does not want insurance, but wants the discount card, the enrollment form should be forwarded with new business transmittals. From that point, the applicant's enrollment will be processed by submit-operators and the basic card will be issued to the applicant. These submissions may be bundled.
- Remember to leave the brochure, which still has an enrollment form for the Gold program, with the prospect and explain if they are interested in upgrading to the Gold program, they just need to complete the Gold enrollment and send it, along with their activation fee check, in the envelope provided.

This new Partners enrollment format has generated more enrollments, increased the program's usage, and certainly has increased your lead database for the renewal process. Just remember, doing it right the first time allows for a faster turn around and a more satisfied client.

For more information on this valuable program, log onto www.aillife.com.



American Income's Partners Plan – A Great Resource for both You and Your Customers

The American Income's Partners Plan and the Best Benefits Plan, offered by SGAs in New York, have been a powerful resource and marketing tool for the past several years. Not only do these plans provide members with access to the largest provider networks in the nation, but provide discounts themselves. These discounts add up to valuable savings for many families each year. In fact, the prescription discount program, part of the Basic Partners Plan, has provided members an estimated \$2.5 million in prescription drug savings! This is an average savings of almost 29 percent per prescription (see the chart below).

With spiraling health care costs and drug prices skyrocketing, the Partners Plan and the Best Benefits Plan make great economic sense for the many union families you call upon each and every day. Your customers can receive these valuable benefits offered through both plans with minimal expense since – the Basic Partners Plan is offered at no cost and the Best Benefits Plan can be activated for only a \$10 fee.

Make sure you are offering this powerful discount program to everyone who requests to participate. The savings will add up for the families we serve and so will their appreciation for you in taking the time to explain and enroll them in this beneficial program.

For more information on these plans, log onto www.aillife.com

Partners Plan Rx Savings Through September 2003

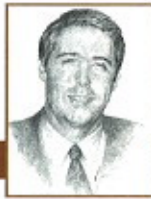
Month	Claims	Paid	Submitted	Net Savings
January	10,459	\$293,116	\$413,553	29.12%
February	9,564	\$264,118	\$372,611	29.12%
March	10,675	\$305,043	\$430,889	29.21%
April	10,093	\$287,339	\$403,225	28.74%
May	10,184	\$288,466	\$405,904	28.93%
June	9,947	\$282,686	\$400,538	29.42%
July	10,184	\$288,720	\$408,850	29.38%
August	10,131	\$279,978	\$392,505	28.67%
September	9,950	\$198,577	\$281,254	29.40%

STATE GENERAL AGENTS



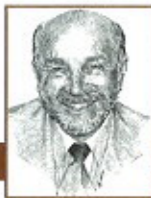
Durhon Oldham

Category I	OCTOBER PRODUCTION						YEAR TO DATE PRODUCTION			
SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP
Durhon Oldham	\$392,341	\$164,400	239	\$585,639		76	\$2,723,492	\$1,161,600	234	\$3,918,276
Rick Altig	1,172,885	596,400	197	1,743,181		69	9,341,153	5,964,000	157	14,782,872
Jatoft-Foti	212,210	164,400	129	340,018		69	1,591,573	1,753,200		2,923,109
Scott Smith	339,332	276,000	123	653,040		68	3,115,629	2,760,000	113	5,973,904
David Cohen	217,957	192,000	114	336,537		72	1,966,863	1,920,000	102	3,222,669



Tom Williams

Category II	OCTOBER PRODUCTION						YEAR TO DATE PRODUCTION			
SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP
Tom Williams	\$171,642	\$84,000	204	\$248,145		68	\$1,009,340	\$840,000	120	\$1,932,639
Giglione-Brister	154,939	96,000	161	165,099		73	1,754,456	960,000	183	1,919,760



Joseph Manone

Category III	OCTOBER PRODUCTION						YEAR TO DATE PRODUCTION			
SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP
Joseph Manone	\$143,187	\$68,400	209	\$217,853		75	\$750,471	\$684,000	110	\$1,614,101
Mark Hancock	96,491	68,400	141	141,442		70	495,141	684,000		953,424
Steve Hartman	91,623	68,400	134	119,133	89		261,898	273,600		380,764
David Zophin	77,282	68,400	113	98,952		78	667,477	684,000		935,774
Marc Morton	73,869	68,400	108	149,314		71	848,209	684,000	124	1,359,771

STATE GENERAL AGENTS



Steve Friedlander

Category IV	AUGUST PRODUCTION						YEAR TO DATE PRODUCTION			
SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP
Steve Friedlander	\$128,775	\$56,400	228	\$156,630		74	\$1,253,849	\$564,000	222	\$1,617,090
Gleb Ostrovsky	79,477	56,400	141	100,621	91		264,282	225,600	117	335,948
Jim Surace	74,757	56,400	133	133,480		69	838,478	702,000	119	1,438,885



Rick Altig & Ilija Orlovic

Category V	AUGUST PRODUCTION						YEAR TO DATE PRODUCTION			
SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP
Altig-Orlovic	\$85,120	\$44,000	193	\$92,270	81		\$404,540	\$264,8000	153	\$469,478



Chris Wittenbach

Category VI	AUGUST PRODUCTION						YEAR TO DATE PRODUCTION			
SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP
Chris Wittenbach	\$39,026	\$33,000	118	\$51,107	97		\$116,038	\$66,600	174	\$127,702

Welcome to the Board



INTRODUCING:
Ronald Ault
President of the Metal
Trades Department of
the AFL-CIO

Ronald Ault, President of the Metal Trades Department of the AFL-CIO, has been selected to sit on American Income and National Income's Labor Advisory Board. Mr. Ault brings 31 years of experience to this premier labor advisory board.

The Metal Trades Department serves as an umbrella collective bargaining organization for 17 AFL-CIO organizations. Founded in 1908, the Metal Trades Department is the AFL-CIO's oldest constitutional department and the only one with authority to negotiate and sign collective bargaining agreements. Metal trade councils affiliated with the Metal Trades Department negotiate and administer multi-union contracts in ship building and repair, energy and chemical companies, mining and milling operations, nuclear research and general maintenance facilities in the public and private sector.

Before being selected as president, Ault served as the East Coast representative of the Metal Trades Department.

Ault is an inside machinist by trade. He was formerly an organizer with the International Union of Operating Engineers and a former business representative for the International Association of Machinists. He also served a four-year stint with the U.S. Navy including a tour of duty in Vietnam.

Mr. Ault has served as president of the Tidewater Federal Employees Metal Trades Council and chairman of the Conference Committee at NNSY.

We are looking forward to a long partnership with Mr. Ault and the AFL-CIO. It is through the guidance and recommendations of our Labor Advisory Board members, like Ronald Ault, and it is through their vast union experience that American Income and National Income can offer programs beneficial to union members and their families.

Welcome to the Board



INTRODUCING:
William Young
President of the
National Association
of Letter Carriers

William Young, President of the National Association of Letter Carriers (NALC), has been selected to sit on American Income and National Income's Labor Advisory Board. Mr. Young brings 38 years of experience to this one of a kind labor advisory board.

Founded in 1889, the NALC is a union of city letter carriers employed by U.S. Postal Service. Letter carriers delivered an estimated 203 billion pieces of mail last year working six days a week to get this tremendous job accomplished. These letter carriers serve more than 138 million homes in the cities, suburbs and towns across America.

Mr. Young's background includes serving in four of the NALC's top 10 resident officer positions since 1990. After serving in the Army, Young began his postal career in 1965 in San Luis Obispo, California where he became involved with the NALC.

Young became a shop steward in 1969. He was later elected branch president in 1971, state officer in 1972, regional administrative assistant in 1978 and national business agent for the San Francisco area in 1986.

After serving in many other union elected posts, Mr. Young was elected executive vice president in 1998 – a post he held until he took over as president.

It is through the guidance and recommendations of AIL's Labor Advisory Board that we are able to provide resources and programs which are beneficial to working families. We hope Mr. Young's presence on the board will provide a letter carrier's perspective in order to continue to make this goal possible. We are looking forward to a prosperous relationship with the NALC and Mr. Young.

LABOR ADVISORY BOARD MEMBERS

Paul Almeida, President Dept. for Prof. Employees	Patricia Friend, President AFA	Leon Lynch, Vice President USWA	Edward C. Sullivan, President BCT Department
Stuart Appelbaum, President RWD Union/UFCW	Larry Gregoire, President Int'l CWUC/UFCW	Martin Maddaloni, Gen. Pres. UAJAPFI	Michael Sullivan, Gen. Pres. SMWA
Baxter Atkinson, President AFSA	James Grogan, Jr., Gen. Pres. AWIU	Hon. Ray Marshall Former US Secretary of Labor	John Sweeney, President AFL-CIO
Ronald Ault, President Metal Trades Department	Don Habs, Int'l President BLE	Warren Mart, Gen. Sec.-Treas. IAM	George Tedeschi, President GCIU
Morton Bahr, President CWA	Sonny Hall, President TWUA	Terry O'Sullivan, President LIUNA	Richard Trumka, Sec.-Treas. AFL-CIO
Dave Barrett, Former Premier Province of British Columbia	James Hoffa, General President Int'l Brotherhood of Teamsters	Oscar Owens, Sec.-Treasurer Amalgamated Transit Union	Tim Tuttle, President AFGWU
Theodore Bikel, President AAAA	Joseph Hunt, General President Int'l Assoc. of BSORIW	Jules Pagano, Exec. Director AIL Labor Advisory Board	Gene Upshaw, President FPA
William Burrus, President APWU	Frank Hurt, Int'l President BCTGM	W. "Dan" Pickett, President BRS	Hugh Walsh, Asst. Exec. Dir. AIL Labor Advisory Board
Sam Cabral, President Int'l Union of Police Assoc.	Gloria Johnson, President CLUW	Clyde Rivers, Assoc. President CSEA	Donald Wightman, President UWUA
Doug Dority, President UFCW	Newton Jones, Int'l President IBB	Cecil Roberts, President UMWA	James Williams, Gen. President IUPAT
John Dougherty, President OPCM Int'l Association	Gregory Junemann, Int'l Pres. IFPTE	Milton Rosado, President LCLAA	Boyd Young, President PACE Int'l Union
Gerald Feder, LAB Secretary Feder and Associates	George Kourpias, President ARA, AFL-CIO	Michael Sacco, President SIU	William Young, President NALC
Edward Fire, President IUE/CWA	Thomas F. Lee, President AFM of the U.S. and Canada	Robert Scardelletti, Int'l Pres. TCIU	Hon. Speaker Jim Wright, Honorary Member of LAB
M.A. "Mac" Fleming, President Brotherhood of MWE	William Lucy, Sec.-Treasurer AFSCME	Harold Schaitberger, President IAFF	

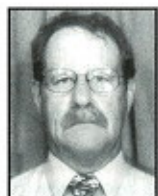


PR Manager



Debbie Enstedt
Winnipeg, MB

Category A:



Al Wall
Toronto, ON



Robin Andrade
Framingham, MA

Category B:



Malka Arony
Phoenix, AZ



Brenda Swecker
Canonsberg, PA

Category C:



Cheryl Cook
Harrisburg, PA



David Blaisdell
Nashville, TN

October Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	21,835	Rick Altig
2. Brenda DiSomma	9,684	Eric Giglione
3. Al Wall	8,868	Joshua Chalom

All Time PR Card Production Record

Month: 18,960 cards **Anthony Gentili**

Category A	No. Cards	SGA
1. Al Wall	8,868	Joshua Chalom
2. Robin Andrade	7,210	Giglione-Brister
3. Cheryl Cook	5,478	Durhon Oldham
4. David Blaisdell	5,007	Rick Altig
5. Mark Gagliardi	3,915	Jatoft-Foti

Category B	No. Cards	SGA
1. Malka Arony	4,070	Steve Hartman
2. Brenda Swecker	3,783	Chris La Fond
3. Rachelle Valdez	3,725	Marcellus Adams
4. Catherine Briggie	2,160	Steve Hartman
5. Laurie Onasch	1,648	Manone & Altig

All Time PR Group Production Record

Month: 125 groups **Darrell Dorey**

Category C	Groups	SGA
1. Cheryl Cook	17	Durhon Oldham
2. David Blaisdell	12	Rick Altig
3. Pater Nielsen	11	Scott Smith
4. Robin Denham	10	Geneser-Geneser
4. Joseph Galusha	10	Durhon Oldham
4. Casandra Robinson	10	Altig-Martyn

YTD Production

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	205,258	Rick Altig
*2. Brenda DiSomma	46,246	Eric Giglione
3. Charles Hill	43,293	Jatoft-Foti

All Time PR Card Production Record

YTD: 61,879 cards **Denise Bowyer**

Category A	No. Cards	SGA
*1. Rona Pileggi Spano	41,473	Scott Smith
*2. Brenda DiSomma	29,843	Eric Giglione
*3. Al Wall	29,503	Joshua Chalom
4. Robin Andrade	25,659	Giglione-Brister
5. David Blaisdell	23,643	Rick Altig

Category B	No. Cards	SGA
*1. Malka Arony	23,781	Steve Hartman
*2. Laurie Onasch	22,605	Manone & Altig
*3. Brenda Swecker	17,156	Chris La Fond
4. John Wilkinson	15,468	Geneser-Bitman
5. Irene Rurycz	15,071	Jim Surace

All Time PR Group Production Record

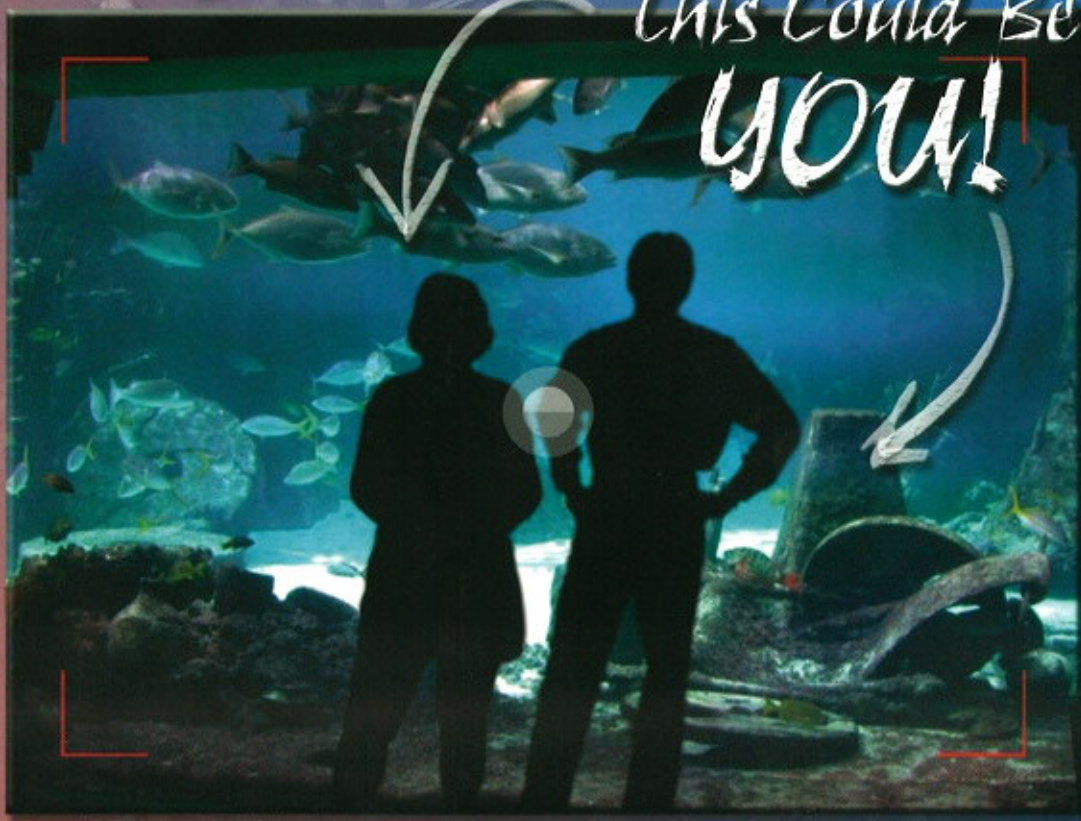
YTD: 514 groups **Darrell Dorey**

Category C	Groups	SGA
*1. Donald Spohn	74	Marc Morton
*2. Becky Cutler	70	Bill Jennings
*3. Kenneth Altizer	69	Marc Morton
4. Cheryl Cook	68	Durhon Oldham
5. Richard Case	67	Jim Surace
5. Richard Case	67	Rick Altig

Category A = SGA categories one and two. Category B = SGA categories three, four, five and six. Category C = Top number of group credits signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the *Spotlight* are as follows: *Must have two PR Representatives coded and meet all production requirements.*



Picture it.
This Could Be
YOU!



PARADISE ISLAND, THE BAHAMAS
JULY 8-11, 2004

Qualifiers

Al Wall	\$2,095.63
Malka Arony	\$2,054.61
Robin Andrade	\$1,652.76
Rona Spano	\$1,552.86
Laurie Onasch	\$1,182.16
Brenda Di Somma	\$1,105.38
Cheryl Cook	\$1,063.20
Frances Christie	\$960.75
Vivian Dwyer	\$930.30
Mark Gagliardi	\$920.61
Brenda Swecker	\$909.72
Joseph Galusha	\$868.27
Jennifer Opra	\$865.34
David Blaisdell	\$864.85
Leo VanDenBussche	\$849.94
Becky Cutler	\$734.09
Catherine Briggie	\$694.26
Shannon Walker	\$629.06
Irene Rurycz	\$622.26
Susan Gilbert	\$617.88
George Farenthold	\$608.92
Casandra Robinson	\$597.36
Anne Bowyer	\$577.60
Erin McKee	\$545.99
Jaime Midtbo	\$531.65
Richard Case	\$471.10
Darrell Dorey	\$463.00
Jenny Williams	\$448.58
Susan Kelleher	\$386.90
Jacqueline deVooght	\$363.92
Charles Hill	\$357.17
Patti Morgan	\$352.45
Erica Dalager	\$317.02
Robin Denham	\$311.70
Pater Nielsen	\$266.22
Sandra Johnson	\$250.56
Parminder Sihota	\$238.50
Robert Dailey	\$231.03
Richard Meshulam	\$230.13
Janna Khichoyan	\$229.14
John Wilkinson	\$211.77
William Verbeten	\$211.64
Suzanne Powers	\$211.32
William Gibson	\$206.82
Mario Soljan	\$199.71
Donald Spohn	\$195.12
Terrie Hobson	\$189.81
Leigh Yost	\$185.85

JANUARY

FEBRUARY

MARCH

APRIL

MAY

JUNE

JULY

AUGUST

SEPTEMBER

OCTOBER

NOVEMBER

DECEMBER

Total
\$30,564.91



LEADERSHIP BONUS

October Bonus Qualifiers

Jim Bianchi \$10,532.11	Keith Zabrocki \$2,513.98	Jonathan Saluk \$1,123.80	Stefan Reynolds \$698.49	Maurice Davies \$386.12
Bill Cook \$9,222.30	Todd Kubes \$2,429.99	Jean Marc Louis \$1,120.02	Yaacov Rosenberg \$662.64	Mahoney Ryan \$358.06
Paul Rumbuc \$9,177.79	Kirk Kupsky \$2,166.99	Hujber Christine \$1,078.44	Ernesto Conder \$651.93	Sarha Lundgren \$351.74
Anthony Thomas \$7,148.83	Steven Jakubczak \$2,153.63	John Hancock \$1,074.20	Dana Hazlett \$620.49	Saeid Ali Nessar \$349.15
Steven Greer \$6,885.48	Roger Fung \$2,115.94	Kent Booze \$973.74	Kevin Leonard \$607.02	Leo Soucy \$341.90
Lawrence Hauck \$5,336.79	Jeffrey Purtell \$2,069.40	Lee Conti \$955.77	Rodney Husmann \$586.33	Carlos Bastardo \$338.68
David Iriye \$5,260.64	Jason Schломann \$2,041.45	Gregory Siard \$914.67	Robert Dunn \$580.48	John Threadgill \$335.75
Marc Rosen \$4,420.09	Michael Bromberg \$1,929.88	Nestor Aramayo \$910.51	Horace Johnson \$575.47	Steven Strong \$312.30
Erik Graham \$4,173.96	Kevin Surles \$1,831.15	Christopher Alphen \$904.77	Brandon Ito \$524.20	Scott Georger \$302.71
Theodore Pappas \$4,082.62	Jason Crain \$1,762.71	Adam Kiss \$897.33	David Wang \$435.78	Jorge Rubio \$299.92
Bill Hayer \$3,920.67	Rob Hay \$1,626.73	Sally Tapia-Osmun \$875.53	Mary Ann Gaelic \$427.23	Mike Defazio \$296.76
Francisco Perez \$3,429.11	Eric Tuttobene \$1,423.45	Vincent Gore \$850.08	Jerald Muhammad \$423.88	Ronald Browning \$290.02
William Heath \$3,038.80	Roger Geering \$1,417.63	Michael Nowak \$838.12	Kevin Khadivian \$422.83	Elmore Mundell \$267.72
John McGrath \$2,908.01	Doreen Ryan-Foti \$1,409.10	Jason Danielson \$830.91	Kobie Samuels \$409.33	Jason Anderson \$264.29
Marlon Underwood \$2,837.16	Gregory Partee \$1,271.67	Everett Elstak \$796.00	Brian Traboulay \$402.97	Hal Herman \$239.41
Darren Miller \$2,737.82	Melinda-Rae Lyse \$1,128.84	Elaina Bosco \$755.88	Matthew Wolfanger \$391.92	Mark Reddington \$218.71

Total \$142,678.72

RETENTION BONUS

QUALIFIER

Matthew Wolfanger	Durham Oldham	\$6,488.39
David Wang	Scott Smith	\$4,148.94
Douglas Bauknecht	Nick Altig	\$3,336.29
Mary Ann Gaelic	Steve Friedlander	\$3,118.89
Timothy Cruise	Scott Smith	\$3,094.68
Karen McQuoid	Steve Friedlander	\$2,905.18
Hurst Kopp	Nick Hirkowski	\$2,718.30
Abdulrazzaq Alimed	Scott Smith	\$2,665.08
Marlon Underwood	Scott Smith	\$2,645.74
Lance Brown	David Cohen	\$2,621.30
Robert Russo	Nick Altig	\$2,584.56
Michael Nowak	Durham Oldham	\$2,569.22
Robert Ullrich	Jatoff-Foti	\$2,533.23
Emmanuelle Fantoli	David Cohen	\$2,528.95
Ruben Soberanes	Jatoff-Foti	\$2,479.77
Curt Snow	Jatoff-Foti	\$2,448.84
Russell Morris	Marc Zipper	\$2,365.68
Fernando Oliveira	Joshua Chalom	\$2,355.51
Victor Quimson	Jatoff-Foti	\$2,352.57
Kim Wilhelm	Nick Altig	\$2,258.70
Larry Lozano	Jatoff-Foti	\$2,241.69
Yvonne Hernandez	David Cohen	\$2,232.96
Jason Gardner	Ali Shahrak	\$2,230.59
Nestor Aramayo	Tom Williams	\$2,199.80
Cynthia Wilhelmi	Nick Altig	\$2,173.00
Hal Herman	Durham Oldham	\$2,170.95
Teressa Carlton	Geneser-Geneser	\$2,166.63
Joseph Heptig	Geneser-Geneser	\$2,087.33
Christopher Daidone	Ali Shahrak	\$2,080.65
Maurice Davies	Steve Friedlander	\$2,074.08
Rudi Camenzind	David Cohen	\$2,072.05
Mark Bleier	Gary Bleier	\$2,025.40
Elmore Mundell	Scott Smith	\$2,024.12
Hugo Kust	Jatoff-Foti	\$2,022.21
Louis Null	Eric Giglione	\$2,010.05
John Thomas	Chris La Fond	\$2,009.12
Mohammed Gani	Nick Altig	\$1,989.03
Zulfikar Bhukera	Scott Smith	\$1,979.15
Cyril Desrosiers	Nick Altig	\$1,940.68
Barry Deardorff	Eric Giglione	\$1,934.47
Chris Beresten	Nick Altig	\$1,877.28
Jenny Yenser	Geneser-Geneser	\$1,872.93
Huyen Bakhty	Williams-Zipper	\$1,865.37
Steven Strong	Williams-Zipper	\$1,864.98
Daniel Potlichio	Scott Smith	\$1,858.06
Robert Dunn	Marc Morton	\$1,853.97
Tommy Richardson	Robert Smith	\$1,851.66
Allan Gilbert	Scott Smith	\$1,850.27
David Thornton	David Cohen	\$1,848.46
Leutelia Sampson	Tom Williams	\$1,841.52
Tobias Jenkins	Chris Wittenbach	\$1,836.35
Johnny Harrison	Geneser-Geneser	\$1,835.37
Hazpreet Gujral	Nick Altig	\$1,832.33
Samuel Cohen	Eric Giglione	\$1,826.04
Jean Brinkmann	Joseph Manone	\$1,804.97
Lawrence Tenamore	Scott Smith	\$1,801.65
Paul Allonce	Eric Giglione	\$1,788.00
Brian Wadler	Jatoff-Foti	\$1,776.81
Chris Rose	Alig-Harty	\$1,752.86
Cory Lax	Robert Smith	\$1,746.57
Arthur Westergren	Tom Williams	\$1,743.56
Donald Shuck	Mark Hancock	\$1,735.41
Ron Friedlander	Eric Giglione	\$1,734.03
Michael Kolasa	Hatt Blumert	\$1,733.45
Michael Anton	Nick Altig	\$1,721.61
Scott Florin	Scott Smith	\$1,697.26
Randolph Souliers	Alig-Harty	\$1,687.26
Leroy Humphries	Vlad Basov	\$1,670.76
Margaret Jones	Durham Oldham	\$1,661.10
Scott Keeney	Durham Oldham	\$1,652.37
Mike Aslinger	Geneser-Bitman	\$1,643.40
Mike DeLazio	Alig-Orlovic	\$1,642.32
Robert Patterson	Robert Hughes	\$1,639.82
Yicki Crawford	Steve Friedlander	\$1,637.64
James Stallings	Vlad Basov	\$1,633.83
Darline Cadet	Giglione-Brister	\$1,628.79
Lawrence Liggett	Durham Oldham	\$1,627.99
Alex Bluhm	Jatoff-Foti	\$1,625.49
Hax Quasem	David Cohen	\$1,623.66
Nadia King	Alig-Orlovic	\$1,618.29
Lynda Williams	Kevin Pawlowski	\$1,605.90
Olaf Johnson	Marc Morton	\$1,594.13
Rosalie Zwicker	Joseph Manone	\$1,594.11
David Solomonov	Joshua Chalom	\$1,589.10
Horace Johnson	Tom Williams	\$1,589.10
Russell Lewis	Durham Oldham	\$1,576.74

QUALIFIER

Robert Chura	Eric Giglione	\$1,567.87
Dennis Muth	Rick Altig	\$1,561.95
Luis Hinds	David Cohen	\$1,552.70
Sean Griffin	Geneser-Geneser	\$1,551.34
Kenneth Leith	Marc Zipper	\$1,548.93
Timothy Houser	Durham Oldham	\$1,537.18
Michael Oromaner	Eric Giglione	\$1,519.83
Kenneth Medina	Jatoff-Foti	\$1,517.95
Michael Massaro	Eric Giglione	\$1,511.85
Steve Ludwig	Geneser-Geneser	\$1,510.83
Joseph Coarsey	Joseph Manone	\$1,508.81
Maria Esposito	Steve Hartman	\$1,508.47
Arnold Iacoviello	Tom Williams	\$1,507.16
Rithya Khut	Nick Altig	\$1,506.06
Brian Adams	Durham Oldham	\$1,505.28
David Faraway	Nick Altig	\$1,493.21
Gregory Kiser	Nick Altig	\$1,491.49
Anthony Christman	Gary Bleier	\$1,490.46
Ramin Maghsoud	Vlad Basov	\$1,483.67
William Heath	Mark Hancock	\$1,475.87
Joseph Larsen	Rick Altig	\$1,469.68
William Thompson	Vic Hancock	\$1,469.68
Susanne Munro	Durham Oldham	\$1,459.81
Ronald Browning	Tom Williams	\$1,452.01
Timothy Clark	Jim Surace	\$1,439.12
Jeffrey Kulling	Chris La Fond	\$1,433.14
Robert MacDonald	Durham Oldham	\$1,429.10
Douglas Zigby	Joshua Chalom	\$1,428.75
Peter Athas	Chris Wittenbach	\$1,426.10
Christopher Fave	Durham Oldham	\$1,414.97
Dennis Podiron	Jim Surace	\$1,413.91
Carl Boldon	Scott Smith	\$1,409.36
Brodie O'Brien	Nick Altig	\$1,397.67
Daniel Pavak	Nick Altig	\$1,397.64
Bradley Kincaid	Nick Altig	\$1,395.46
Stuart Padino	Eric Giglione	\$1,395.01
David Thomas	Durham Oldham	\$1,382.44
Joey Kennedy	Rick Altig	\$1,375.93
Eric Guinn	Ali Shahrak	\$1,373.13
William Whitaker	Alig-Orlovic	\$1,370.64
Midzela Timothy	Eric Giglione	\$1,370.58
Denise Baitiste	Durham Oldham	\$1,360.77
Daniel Phares	Marc Morton	\$1,356.36
Robert Olson	Scott Smith	\$1,352.18
Heather Basu	Nick Altig	\$1,336.42
Crystal Valentine	Steve Hartman	\$1,335.90
Scott Jordan	Gleb Ostrovsky	\$1,335.45
Sharon Nigota	Eric Giglione	\$1,327.35
Joseph Feulner	Durham Oldham	\$1,327.20
David Ackerman	Eric Giglione	\$1,321.95
Ted Schilling	Bill Jennings	\$1,319.92
Stephen MacDonald	Joshua Chalom	\$1,314.60
Rebecca Moffitt	Jatoff-Foti	\$1,313.01
Scott Desanti	Nick Altig	\$1,312.92
Omar Hashemi	Jatoff-Foti	\$1,300.23
Earnest Loveless	David Cohen	\$1,298.79
John Agnew	Eric Giglione	\$1,298.28
David Fagoza	Bill Jennings	\$1,295.94
Patrick Parisi	Chris La Fond	\$1,293.99
Michael Saracino	Durham Oldham	\$1,290.89
Helen Taylor	Rick Altig	\$1,284.93
David Jackson	Tom Williams	\$1,277.71
Nada Markovic	Furer-Whittinghill	\$1,275.45
Eddie Hill	Mark Hancock	\$1,274.79
Jinzhou Zhao	Nick Altig	\$1,274.42
Curtis Warner	Rick Altig	\$1,270.92
Arkaadi Nulman	David Cohen	\$1,264.20
Rhonda Shaffer	Durham Oldham	\$1,262.11
Edwin Flores	David Cohen	\$1,259.17
Scott Remmey	Eric Giglione	\$1,253.67
Michael Jeske	Geneser-Bitman	\$1,249.68
Bedis Kilani	Nick Altig	\$1,247.25
Kristen Hullman	Steve Hartman	\$1,241.25
Demario Cooper	Geneser-Bitman	\$1,231.11
Alfred Brenner	Jatoff-Foti	\$1,230.28
Concelor Davis	Scott Smith	\$1,227.99
Tim Smith	Durham Oldham	\$1,226.38
Dax Aurand	Geneser-Bitman	\$1,226.31
Bradley Kulkak	Durham Oldham	\$1,224.77
James Schneider	Scott Smith	\$1,224.34
David Moffat	Nick Altig	\$1,224.21
Joshua Wise	Rick Altig	\$1,223.94
Herman Libman	Chris La Fond	\$1,220.66
Diane Caballero	Robert Smith	\$1,208.22
Jeffrey Ahrens	Durham Oldham	\$1,207.31
Angelika Vassilieva	Rick Altig	\$1,204.77

QUALIFIER

Sandi Babcock	Rick Altig	\$1,201.59
Kirk Kupsky	Geneser-Bitman	\$1,200.32
Benjamin Manollas	Joseph Manone	\$1,197.32
Christopher Lockridge	Gleb Ostrovsky	\$1,197.18
Joseph Moore	Marc Zipper	\$1,194.54
Michael Snow	Nick Altig	\$1,190.42
Bertram Feldman	Tom Williams	\$1,189.80
Steven Rodriguez	Eric Neal	\$1,183.62
Taiwo Daisi	Eric Giglione	\$1,181.66
Fredrick Hadaya,	Durham Oldham	\$1,180.88
Robert Pomerleau	Nick Mansfield	\$1,178.61
James England	Vic Hancock	\$1,172.64
Leslie Taylor	Dan Phillips	\$1,171.28
William Sanders	Rick Altig	\$1,163.51
David Jennings	Durham Oldham	\$1,160.36
Anthony Scavera	Nick Altig	\$1,150.24
Al-Kanin Walji	Rick Altig	\$1,149.24
John Claxton	Robert Hughes	\$1,148.81
Marjorie Long	Chris La Fond	\$1,141.62
Scott Georger	Durham Oldham	\$1,135.91
Robert Rife	Vic Hancock	\$1,118.50
John Franklin	David Cohen	\$1,116.72
Larry Malitz	David Zophin	\$1,101.22
Dan Rawo	Rick Altig	\$1,097.67
Peitsh Li	Rick Altig	\$1,096.08
Colin Pierre	Tyrene Conard	\$1,093.53
Carey Vance	Marc Morton	\$1,090.20
Madlyn Woodyard	David Cohen	\$1,087.42
Ramel Madriza	Nick Altig	\$1,086.72
Calin Baban	Vlad Basov	\$1,086.32
Randy Clem	Geneser-Bitman	\$1,083.37
Justin Smith	Steve Friedlander	\$1,081.14
Andrew Fike	Williams-Williams	\$1,072.16
Kent Thrower	Chris La Fond	\$1,066.23
Jennifer Anderson	Nick Altig	\$1,062.66
Donald Anderson	Eric Giglione	\$1,061.16
Ramona Cruz	Geneser-Geneser	\$1,059.51
Eddy Meisideri	Durham Oldham	\$1,058.91
Preeti Sahgal	Joshua Chalom	\$1,058.16
Tony Sutton	Geneser-Geneser	\$1,055.33
Sarah Kocinski	Geneser-Geneser	\$1,053.00
Justin Hill	Steve Hartman	\$1,049.52
Kathleen Loughran	Eric Giglione	\$1,046.16
Gabriela Mendoza	David Cohen	\$1,045.27
Sarah Lundgren	Geneser-Bitman	\$1,037.64
Mark Ahlman	Bill Jennings	\$1,034.73
Stefan Johansson	Nick Altig	\$1,034.64
Garrett Marrero	Jatoff-Foti	\$1,032.75
Rachel Arenas	Nick Altig	\$1,032.66
David Penick	Geneser-Geneser	\$1,029.96
Robert Bersok	Scott Smith	\$1,029.51
William Hathorne	Scott Smith	\$1,024.20
David Williams	Nick Altig	\$1,020.22
Shoaib Abbasi	Nick Altig	\$1,016.19
Jay Meyer	Durham Oldham	\$1,012.80
Jose Curbelo	Marc Zipper	\$1,011.72
Robert Toovey	Nick Altig	\$1,010.52
Kodger Heaton	Rick Altig	\$1,007.19
Neddy Han	Furer-Whittinghill	\$1,006.83
Jahanzeb Zafar	Joshua Chalom	\$1,006.71
James Humphries	Rob Boles	\$1,006.56
Lorna Williams	Eric Giglione	\$1,006.53
Shane Connolly	Tom Williams	\$1,005.87
Larry Wright	Dan Phillips	\$1,003.29
Dean Pruitt	Mark Hancock	\$1,002.57
Richard Evenson	Joe Manone	\$1,000.56
Angeles Ordas	Furer-Whittinghill	\$973.01
Mark Reddington	Durham Oldham	\$972.22
Roger Hotz	Nick Altig	\$965.69
Richard Nye	Rick Mansfield	\$954.03
Christy Starr	Durham Oldham	\$942.74
Ryan Stenglein	Nick Altig	\$935.30
Scott Shirk	Durham Oldham	\$929.02
Robert Seeber	Joseph Manone	\$924.71
Diane Carrion	Eric Giglione	\$924.12
William Trotman	Marc Zipper	\$922.91
Peter Tankeh	Nick Altig	\$922.74
Amanda Moore	Marc Zipper	\$922.14
Joseph Ramirez	Kevin Pawlowski	\$920.52
Joaquin Santos	Jatoff-Foti	\$918.99
James Flores	Bill Jennings	\$917.55
Bryan Johnson	Geneser-Bitman	\$916.25
Dustin Raam	Rick Altig	\$916.23
Nancy Parker	Giglione-Brister	\$915.33
Isaac Maleh	Eric Giglione	\$914.97
Peter Nielson	Rick Altig	\$914.91

RETENTION BONUS

QUALIFIER

Casey Dobbins	\$914.52
Jason Ricci	\$912.69
Steven Engrav	\$911.89
Robert Duncan	\$908.94
Thomas Alligood	\$907.95
Jahan Salfani	\$907.80
Anthony Blechman	\$905.97
Stephen Perotti	\$905.16
Jennifer Baron	\$902.89
Clair Divert	\$901.80
Kelly McCombes	\$901.29
Rodney Ward	\$899.94
Desislava Dimitrova	\$899.25
Justin Brandi	\$898.81
Dennis Cedeno	\$896.73
Francisco Mejia	\$896.01
Ebrain Rodriguez	\$895.50
John Huber	\$889.50
Karen Eby	\$884.39
Harijeet Rana	\$883.77
Karlton Roberts	\$882.63
Shannon Richardson	\$881.36
Davendr Dhiman	\$880.62
Samson Adelufosi	\$880.59
Bruce Hoins	\$880.56
Terry Sullivan	\$880.09
Cathy Hoffman	\$878.85
Christophe Robinson	\$877.86
Elizabeth Boukidis	\$877.77
Shannan Lane	\$875.37
Calyynn Slydell	\$874.80
Eric Foskett	\$874.14
Melissa Chan	\$873.71
Paul McCarthy	\$872.97
Jerry Hartnett	\$872.89
Yvonne Uhrau	\$872.58
Scott Morris	\$870.96
Ryan Manueto	\$869.58
Pat Alessi	\$866.05
Theresa Bellajaro	\$865.25
Daniel Stone	\$861.09
Benaiah Prior	\$861.02
Edward Jones	\$859.38
Latonya Tucker	\$853.31
Ronald Kastner	\$853.23
Ronald Cook	\$852.15
Duong Nguyen	\$850.98
Pierre Bourbonnais	\$848.31
Rodney Chemyk	\$847.98
Chris Cunningham	\$846.81
Alison King	\$846.30
Gerardo Leon	\$843.90
Jay Lupejais	\$841.29
Kevin Coke	\$840.03
Nathan Conzoner	\$838.59
Sean Burkhardt	\$838.26
Todd Nabes	\$837.74
Benjamin Vanfossen	\$835.92
Timothy Trimboli	\$834.99
Chris Dixon	\$833.91
Tammy Hall	\$833.13
Elizabeth Hodgson	\$832.02
Rebecca Dunwoodie	\$831.72
Randy Downs	\$829.71
Angel Diciaccio	\$829.47
Jerrell Thornton	\$826.98
David Galbreath	\$821.62
Christopher Georgiadis	\$814.95
Amy Longyear	\$795.52
Brigitte Synesael	\$780.57
Mathew MacCannell	\$779.01
Anthony Walther	\$770.47
Emily Reiss	\$748.08
Melissa Luikart	\$739.37
Alan Jones	\$700.89
William Davis	\$700.74
Robert Weir	\$698.94
Narinder Sidhu	\$697.71
Scott Zoll	\$695.94
Nichard Miller	\$693.21
Vincent Gore	\$692.28
Hchun Kim	\$691.47
Jim Li	\$690.78
Mark Philips	\$690.03
Joshua Stacy	\$690.00
Richard Delangis	\$687.42

AGENCY

QUALIFIER

David Masse	\$687.06
Roger Patty	\$687.06
Jamie Might	\$686.58
John Premus	\$685.53
Brian Lulloff	\$680.79
Louis Costa	\$680.76
Brett Maves	\$680.49
Tiani Warren	\$675.30
Jay Edlin	\$675.06
Shivani Patel	\$673.86
Tjong Oei	\$673.41
Brandon Verouyisse	\$672.96
Tara Dickenson	\$672.57
Jason Caples	\$669.72
Selma Speid	\$668.40
Christian Fuhrer	\$667.17
Michael McCarthy	\$667.08
Kimberly Kearney	\$666.99
Joseph Laro	\$666.24
Jebadiah Kimer	\$665.94
Leroy Wheeler	\$665.13
Marion Jones	\$665.13
Kwon Lee	\$665.04
Cristina Simao	\$663.48
Anthony Hele	\$662.49
Jackson Huang	\$659.82
Patrick Iuerm	\$659.76
Kevin Cobb	\$658.86
Richard Joseph	\$658.02
Albert Breneaman	\$652.86
Nathan Peck	\$652.62
Trista Bilmer	\$651.81
Thomas Conolly	\$651.42
Ken Mahabir	\$648.63
Ryan Kus	\$646.53
Elizabeth Payne	\$643.20
Lorenzo Smith	\$642.87
Miranda Farr	\$642.63
Trinity Lafferty	\$642.27
Karen Stockwell	\$642.03
Ben Delizo	\$641.94
Nicholas Vorrath	\$638.43
Carlos Pagan	\$638.04
Douglas Coone	\$638.01
Robert Cosgrove	\$636.48
William Ellis	\$636.36
Dane Edwards	\$634.53
Maggie Wolfe	\$633.78
James Whittington	\$632.10
Lawrence Gitonga	\$630.72
Michael Bromberg	\$629.04
Michael Deaton	\$628.86
Rebecca Dubreuil	\$628.77
Peter Ash	\$628.68
Roberta Rushon	\$628.35
Randy Saiju	\$627.54
Jeanine Stucklen	\$625.02
Rodolfo Sols	\$624.90
John Booser	\$624.84
Ronald Gurney	\$624.08
Lamar Foster	\$623.37
Leif Erickson	\$622.35
Joseph Stapleton	\$619.56
Matthew Modist	\$616.95
Shujah Awan	\$615.87
Joel Telford	\$615.21
Travis Vandenberghe	\$613.15
Chris Patranello	\$611.16
Roland Cheney	\$610.50
Rocco Frucci	\$609.33
Frank Silvera	\$609.30
Pepper Walker	\$608.43
Christopher Rasmussen	\$606.54
Mickey Bozic	\$604.20
Cyril Vincent	\$603.49
James Sak	\$603.18
Philip Primeau	\$602.91
Darrin Land	\$602.52
Edward Johnson	\$602.04
Steven Diciaro	\$601.32
Freydoun Shahabighani	\$599.91
Jillian Collins	\$599.16
Frederick Voss	\$598.83
Brian Nguyen	\$596.31
Rami Kammoun	\$595.80
Jeremy Devore	\$595.71

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QUALIFIER

Godley Varghese	\$594.27
Tina Whitefield	\$592.71
Jorge Rubio	\$592.14
Scott Richardson	\$591.60
William Gordon	\$590.87
Mai Mizuta	\$589.08
Ashara Pharms	\$589.08
Andrew Castell	\$588.99
Damian Gundick	\$588.93
Michael HeenderShot	\$588.47
Luis Flores	\$588.47
Peter Novellino	\$588.47
Gregory Gerard	\$588.47
Tarik Sheppard	\$588.47
Caroline Ahn	\$588.47
Michael Lavergne	\$588.47
John Forrest	\$588.47
Herman Strauch	\$588.47
Darren Riley	\$588.47
Alan Tahmazian	\$588.47
Helma Walker	\$588.47
Andrew Kilgore	\$588.47
Perry Cook	\$588.47
Donna House	\$588.47
Mauricio Delaparra	\$588.47
Faye Digirolamo	\$588.47
Angela Schnaubelt	\$588.47
Steven Sequeira	\$588.47
Joe Blackman	\$588.47
Gabriele Isaac	\$588.47
Travis Scheidegger	\$588.47
Daniel Stelzer	\$588.47
Wesley Hiter	\$588.47
Frank Sommers	\$588.47
Sharon Zalut	\$588.47
Aaron Dillon	\$588.47
Gary Lowe	\$588.47
Cory Hooks	\$588.47
Martin Waynick	\$588.47
Mina Eskandar	\$588.47
Pierre Daoust	\$588.47
Mervyn Pacheco	\$588.47
Maxine Moody	\$588.47
Allen Trebhorn	\$588.47
Dominick Leone	\$588.47
Kimberly Taylor	\$588.47
Joshua Cox	\$588.47
Kim Valerio	\$588.47
Sharon Ogawa	\$588.47
Nathan Taylor	\$588.47
Abbey Hall	\$588.47
Danielle Young	\$588.47
Alexander Shurin	\$588.47
Chandra Geter	\$588.47
Jack Smith	\$588.47
Robbert Adriaansen	\$588.47
Adriana Garcia	\$588.47
Michael Smolic	\$588.47
Amanda Fisher	\$588.47
Kimberly Thompson	\$588.47
John Shearer	\$588.47
Debra Littleton	\$588.47
Preston Foster	\$588.47
Lemuel Diaz	\$588.47
Robert Ward	\$588.47
Elias Kurban	\$588.47
Jean-Marc Louis	\$588.47
Azalea Plump	\$588.47
Laticia Makle	\$588.47
Jisong Chun	\$588.47
David Leathers	\$588.47
Brian Weck	\$588.47
William Burbank	\$588.47
Michael Rome	\$588.47
Abdelhadi Badreddine	\$588.47
Thomas Mcgonigal	\$588.47

AGENCY

Total Bonus Paid Out
\$546,212.59